risks. The bill also will require that notice be provided to homeowners at closing and at least once a year thereafter of their right to cancel their PMI coverage once they have reached the equity threshold.

I commend my good friend, the distinguished Senator from New York and I am pleased to be a cosponsor of this thoughtful bill. I hope that Congress will work hard this year to pass it, so that we correct this flaw in the system and provide middle class borrowers with a greater opportunity to own a home.

## TRIBUTE TO SIDNEY W. DEAN

• Mr. MOYNIHAN. Mr. President, Sidney W. Dean was a man devoted at once to the public and to the private. Before he passed away last month at the age of 91, he had worked for 41 years toward the cause of good government in New York, while at the same time becoming one of the city's strongest advocates of free speech and the right to privacy.

He will doubtless be remembered as longtime trustee, president, and chairman of the City Club of New York, but perhaps as much so as an advocate of using the emerging technology of cable television as a way for those who are poor and ignored to be seen—and heard.

Long before most others, he saw the potential power of television pressing the city to require cable companies to provide public access channels. He met with some success, though perhaps not exactly what he had envisioned. Few things turn out that way.

His devotion to free speech was instilled in him by his father, a newspaper editor. A member of the American Civil Liberties Union and Americans for Democratic Action, he took up the cause, helping to keep New York what it has always been: the center of the world of ideas and the free exchange of information.

I ask that the full text of the New York Times obituary of February 3 be included in the RECORD.

The obituary follows:

[From the New York Times, Feb. 3, 1997] SIDNEY W. DEAN IS DEAD AT 91; SERVED AS TRUSTEE OF CITY CLUB

(By David Cay Johnston)

Sidney W. Dean Jr., a longtime trustee of the City Club of New York and a strong advocate of free speech who fought for years to make cable television a positive force for the city, died on Jan. 24 at his Greenwich Village apartment.

He was 91 and died after suffering a stroke, his wife, Eugenia, said.

Mr. Dean was an advertising and marketing executive who in 1952 became a trustee of the City Club of New York, the city's oldest good-government organization. For the next 41 years he used his roles as trustee, president and chairman of the City Club, as well as volunteer positions with the American Civil Liberties Union and Americans for Democratic Action, to argue for municipal policies favoring free speech.

"He was on the forefront of telling us about the privacy and First Amendment issues and teaching us about communications and communications technologies," said Amy Isacs, national president of Americans for Democratic Action.

In 1970, when cable television franchises were first being proposed for New York City, Mr. Dean began pressing the city to require numerous public access channels and to prevent cable operators from having any financial interest in programs or channels they carry.

"So long as cable systems can control their content they will attempt to deny market access to all other producers and distributors of print and electronic communications," Mr. Dean wrote in a 1973 letter to The New York Times. Such issues persist today as Rupert Murdoch tries to get his new 24-hour news channel onto the cable system operated by Time Warner, his rival in the news and entertainment business and the owner of CNN.

Today Time Warner owns many of the channels on its system and so does Cablevision, the other cable franchise holder in the city.

In 1980 Mr. Dean criticized the city's process for awarding cable television franchises as a "blind man's bluff-purchasing agent act" in which the city was "settling for too little from the cable companies." He said that nothing in the city's franchise award plans "holds out any hope of cable reaching out to the poor, ghettoized and handicapped." Today, fewer than half the households in the city subscribe.

During the debates over awarding cable franchises, Mr. Dean was once invited to a private meeting of city officials and representatives of the franchise seekers, but declined. "I will never go into a backroom discussion," he told Sally Goodgold, another City Club trustee.

Mr. Dean was the son of a Boston newspaper editor who constantly preached the First Amendment's virtues to his son.

After graduating from Yale University in 1926, Mr. Dean joined J. Walter Thompson, the advertising agency, and later worked with other marketing companies.

During World War II, as an Army Air Force officer, he analyzed photographs of bomb damage. He volunteered to fly on some bombing runs because he felt it would make his analysis more accurate, his friend Peter Stanford said.

Mr. Dean is survived by his wife and a son, Ronald Stowe, who lives in the Philippines.•

## RECOGNITION OF MINGO JOB CORPS

• Mr. BOND. Mr. President, it is a pleasure to recognize the Mingo Job Corps Civilian Conservation Center of Puxico, MO, for service to its community. Established in 1965 as a vocational training center for disadvantaged youth, it is one of 30 centers designated by Congress to be a civilian conservation center.

Located on the Mingo National Wildlife Refuge, Mingo Job Corps provides a full-time year round residential program which gives students the opportunity to complete their secondary education and acquire a vocational skill.

The Mingo Job Corps Center has completed millions of dollars worth of community service projects, such as construction and painting for local schools and museums, and supporting Earth Day and Ecology Day projects. I wish Mingo the best of luck in all fu-

ture endeavors and continued success in its service to others.●

## THE DEATH OF WILCOMB WASHBURN

Mr. MOYNIHAN. Mr. President, on Saturday, Wilcomb February 1. Washburn. a champion unfashionable truths and a scholar in the truest sense of the word, died here in Washington. He had retired as director of the Smithsonian's American Studies Program exactly a month before, on January 1, after almost 40 years at the institution. He was 72 years old.

He remained dedicated, most especially, to the integrity of academic life and to keeping the spirit of free inquiry from being compromised by politics. Perhaps more than anyone else, he recognized the grave threat posed by the politicization of scholarly professional associations.

Last year I had the honor to present him with the National Association of Scholars' Sidney Hook Award in recognition of his work. In his acceptance speech, he quoted the sociologist James Coleman, the first recipient of the Hook Award: "The greatest enemies of academic freedom in the university are the norms that exist about what kinds of questions may be raised in research." Coleman was nearly expelled from the American Sociological Association for his findings on the effect of home and neighborhood environment on learning. Wilcomb Washburn had a vision of the academy as a place that would live up to the ideal of the open society in which no claims on truth are more privileged than others. As he said in his acceptance speech that day "let us hope that those who have chosen to speak truth to power rather than power to truth will prevail."

Wilcomb Washburn was also a U.S. Marine, serving in both World War II and Korea. As both a scholar and a soldier, he combined the exacting rigor of the former with the tenacity of the latter to attack, often singlehandedly, the bastions of irrationality.

We honor his life and mourn his pass-

Mr. President, I ask that the obituary from the Washington Post of February 2 be printed in the RECORD.

The obiturary follows:

[From the Washington Post, Feb. 2, 1997] WILCOMB WASHBURN, SMITHSONIAN OFFICIAL, DIES

Wilcomb Edward Washburn, 72 a retired American studies program director of the Smithsonian Institution, past president of what is now the Historical Society of Washington and teacher of history at three area universities, died of prostate cancer Feb. 1 at his home in Washington. He also had a home in Princess Anne, Md.

He came to Washington and joined the Smithsonian in 1958 as acting curator of its political history division. From 1965 to 1968, he was chairman of the American studies department of the National Museum of History and Technology, now the National Museum